

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Laura Jean Sammarco  
DebtorCase No. 16-41229-nhl  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: frandazzo  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 31

Date Rcvd: Jul 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2016.

db +Laura Jean Sammarco, 380 Colony Ave, Staten Island, NY 10306-5945  
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3719  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
8768156 +ACI, 2420 Sweet Home Road, Ste 150, Amherst, NY 14228-2244  
8768180 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: The Children's Place Plan, P O Box 183015, Columbus, OH 43218)  
8768158 +Chld/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
8768166 +Ditech Financial LLC, P O Box 6172, Rapid City, SD 57709-6172  
8768168 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
(address filed with court: Forster & Garbus, 60 Motor Parkway, Commack, NY 11725)  
8768171 +Ludwig Licciardi MD PC, 9020 5th Ave, Brooklyn, NY 11209-5908  
8768172 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
8768174 +Patricia C McCormack MD PC, P O Box 1212, Clifton, NJ 07012-0712  
8768173 +Patricia C McCormack MD PC, P O Box 1212 Nationwide Medical Billing,  
Clofton, NJ 07012-0712  
8768178 +Standup MRI Od Staten Island, P O Box 127, Farmingdale, NY 11735-0127  
8768179 +Staten Island University Hospital, P O Box 29772, New York, NY 10087-9772

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 12 2016 18:14:12  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 12 2016 18:13:55  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
8768157 EDI: CAPITALONE.COM Jul 12 2016 18:13:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
8768159 +EDI: WFNNB.COM Jul 12 2016 18:13:00 Comenity-Express, P O Box 659728,  
San Antonio, TX 78265-9728  
8768160 +EDI: WFNNB.COM Jul 12 2016 18:13:00 Comenity-Mandee, P O Box 659584,  
San Antonio, TX 78265-9584  
8768161 +EDI: WFNNB.COM Jul 12 2016 18:13:00 Comenity-New York & Company, P O Box 659728,  
San Antonio, TX 78265-9728  
8768162 +EDI: WFNNB.COM Jul 12 2016 18:13:00 Comenity-Victoria Secret, P O Box 659728,  
San Antonio, TX 78265-9728  
8768163 +EDI: RCSFNBMARIN.COM Jul 12 2016 18:13:00 Creditonebnk, Po Box 98875,  
Las Vegas, NV 89193-8875  
8768164 EDI: RCSDELL.COM Jul 12 2016 18:13:00 Dell Preferred Account, P O Box 6403,  
Carol Stream, IL 60197  
8768165 EDI: DISCOVER.COM Jul 12 2016 18:13:00 Discoverbank, P O Box 15316, Wilmington, DE 19850  
8768167 EDI: TSYS2.COM Jul 12 2016 18:13:00 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040  
8768169 +EDI: CBSKOHL.S.COM Jul 12 2016 18:13:00 Kohl's, P O Box 2983, Milwaukee, WI 53201-2983  
8768170 +EDI: CBSKOHL.S.COM Jul 12 2016 18:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
8768175 +EDI: PRA.COM Jul 12 2016 18:13:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4962  
8768176 EDI: WFFC.COM Jul 12 2016 18:13:00 Rymr And Flnign, CscI Dispute Team,  
Des Moines, IA 50306  
8768177 +EDI: SEARS.COM Jul 12 2016 18:13:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
8768181 +EDI: RMSC.COM Jul 12 2016 18:13:00 Walmart/GEGRB, P O Box 530927,  
Atlanta, GA 30353-0927

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2016 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com; ahollander@windelsmarx.com; nl59@ecfcbis.com; jryan@windelsmarx.com  
Kevin B Zazzera on behalf of Debtor Laura Jean Sammarco kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 Laura Jean SammarcoSocial Security number or ITIN **xxx-xx-6115**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN \_ \_ \_ \_ \_

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court Eastern District of New York  
 271-C Cadman Plaza East, Suite 1595  
 Brooklyn, NY 11201-1800

Case number: **1-16-41229-nhl**Chapter: **7****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Laura Jean Sammarco  
 aka Laura Jean Paterno, aka Laurajean  
 Paterno-Sammarco

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: July 12, 2016

s/ Nancy Hershey Lord  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**